



Martha G. Bronitsky
Chapter 13 Standing Trustee
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Trustee for Debtor(s)

The following constitutes
the order of the court. Signed October 24, 2013

M. Elaine Hammond

M. Elaine Hammond
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In Re

Robert Stephen Cluff
Lisa Margaret Lang Cluff

Chapter 13 Case Number:
13-44357-MEH13

Debtors(s)

CONFIRMATION ORDER AFTER COURT HEARING

1. A hearing was held on October 22, 2013 to consider the Debtor (s) Plan (or Amended Plan) which was filed on September 24, 2013, same as docket # 21 .
2. Upon consideration of the papers filed in this case, any testimony given at the Confirmation Hearing (s), any argument of counsel,
3. The Court makes the following findings:
 - a. The Plan complies with the provisions of Chapter 13 Title 11, United States Code;
 - b. The Debtor has paid the filing fee in full in this case;
 - c. The Plan has been proposed in good faith and not by any means forbidden by law;
 - d. The value, as of the effective date of the Plan, of property to be distributed under the Plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the Debtor were liquidated under Chapter 7 of this Title on such date;
 - e. With respect to each allowed secured claim provided for by the Plan;
 - i. The Holder of such claim has accepted the Plan; or
 - ii. (A) The Plan provides that the holder of such claim retain the lien securing such claim; and (B) The value, as of the effective date of the Plan, of property to be distributed under the Plan on account of such claim is not less than the allowed amount of such claim; or
 - iii. The Debtor surrenders the property securing such claim to such holder; and
 - f. The Debtor will be able to make all payments under the Plan and to comply with the Plan .

4. GOOD CAUSE APPEARING

- a. IT IS ORDERED that the Debtor(s) Plan (or Amended Plan) filed on September 24, 2013, same as docket # 21 is confirmed.
- b. IT IS FURTHER ORDERED that the future income of the Debtor (s) is submitted to the supervision and control of the Trustee, as is necessary for the execution of the Plan (or Amended Plan).
- c. IT IS FURTHER ORDERED that any creditor whose claim is entirely disallowed by final non appealable order, and any creditor listed in the Debtors' original Schedules that has not filed a proof of claim by the claims bar date need not be served with notice of any subsequent action in this case by the Debtors or the Trustee unless such creditor files a request for special notice with the Court and serves such request on the Trustee and Debtors' attorney. Notwithstanding the above, if the proposed action would adversely impact a creditor, that creditor must be served notice .

ADDITIONAL PROVISIONS: Pro Tanto Amount \$81,095.00

END OF ORDER

COURT SERVICE LIST

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Antioch,CA 94509

(Debtor(s))

Patrick L Forte Atty
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Oakland,CA 94612

(Counsel for Debtor)